

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Barren A. McElroy  
Stephanie L. McElroy,  
*Debtors*

Barren A. McElroy  
Stephanie L. McElroy,  
*Movants*

vs.

AAA Debt Recovery, Armstrong Cable, BB&T, Bridgecrest,  
Bullskin, Township, Carvana, LLC, Cavalry SPV I, LLC,  
Citibank/The Home Depot, Comenity/Alphaeoncos,  
Commonwealth Financial Systems, Credence Resource  
Management, Discover Financial Services, Dollar Bank,  
Enhanced Recovery Corp., Fayette County Tax Claim Bureau,  
FedLoan Servicing, First Federal Credit Control Inc., Internal  
Revenue Service, Jefferson Capital Systems, LVNV Funding,  
Midland Credit Management, Navient, PRA Receivables  
Management, LLC, PA Dept. of Revenue, Pinnacle Credit  
Services, LLC, Ravi GI Associates, Sallie Mae, Sears/CBNA,  
Stanwood FCU, Synchrony Bank/Care Credit, Toyota Motor  
Credit Corporation, Verizon Wireless, West Penn Power, Office  
Of the US Trustee, and Ronda Winnecour, Trustee,  
*Respondents*

Case No. 20-20201 JAD

Chapter 13  
Document No.

Related to Doc. #59

**DEFAULT O/E JAD**

**ORDER OF COURT**

AND NOW, to wit, this 11th day of February, 2021, it is hereby

ORDERED, ADJUDGED and DECREED, that the Chapter 13 Bankruptcy Case of Barren and  
Stephanie McElroy is hereby dismissed without prejudice.



sjk

Hon. Jeffery A. Deller  
United States Bankruptcy Judge

FILED  
2/11/21 11:32 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
Barren A. McElroy  
Stephanie L. McElroy  
Debtors

Case No. 20-20201-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 11, 2021

User: bsil  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Barren A. McElroy, Stephanie L. McElroy, 158 Spruce Hollow Rd, Connellsville, PA 15425-6064
cr	+ Dollar Bank, FSB, 300 West Tuscarawas Street, Canton, OH 44702-1911
15185778	+ Aaa Debt Rec, Pob 129, Monroeville, PA 15146-0129
15185779	+ Armstrong Cable, P.O.ox 37749, Philadelphia, PA 19101-5049
15185782	+ Bullskin Township, c/o Leslie Wiltrout, 218 Wiltrout Hollow Road, White, PA 15490-1026
15201233	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15185783	+ Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15185784	+ Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15185787	+ Commonwealth Financial Systems, 245 Main Street, Scranton, PA 18519-1641
15185791	Dollar Bank, 3 Gateway Center, Pittsburgh, PA 15222
15203094	+ Dollar Bank, FSB, 300 W. Tuscarawas Street, Canton, OH 44702-1911
15203095	Dollar Bank, FSB, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15210151	Dollar Bank, FSB, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15259539	+ Fayette County Tax Claim, 61 East Main Street, Uniontown, PA 15401-3514
15185798	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15185794	+ FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15221910	+ Midland Credit Management, Inc., Po Box 2037, Warren MI 48090-2037
15185804	+ Navient, Po Box 3229, Wilmington, DE 19804-0229
15185807	+ Ravi GI Assocaites, 4318 Northern Pike, Suite 101, Monroeville, PA 15146-2823
15185808	+ Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
15185809	+ Stanwood Fcu, Po Drawer C 444, New Stanton, PA 15672-0417
15185813	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52409
15185812	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15285447	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15209038	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 25

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 12 2021 03:34:12	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15185780	Email/Text: bankruptcy@bbandt.com	Feb 12 2021 03:10:00	Bb&T, Box 1847, Wilson, NC 27894
15189920	+ Email/Text: bankruptcy@bbandt.com	Feb 12 2021 03:10:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
15185781	+ Email/Text: dl-collectionsbankruptcyteam@drivetime.com	Feb 12 2021 03:11:00	Bridgecrest, PO Box 53087, Phoenix, AZ 85072-3087
15187852	+ Email/Text: bankruptcy@cavps.com	Feb 12 2021 03:11:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15185784	+ Email/PDF: Citi.BNC.Correspondence@citi.com		

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		Feb 12 2021 03:35:26	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15185783	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 12 2021 03:34:20	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15185785	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 12 2021 03:10:00	Comenity/Alphaeoncos, Po Box 182120, Columbus, OH 43218-2120
15185786	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Feb 12 2021 03:10:00	Comenity/Alphaeoncos, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15185789	+ Email/Text: bankruptcy@credencerm.com	Feb 12 2021 03:11:00	Credence Resource Management, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
15185788	+ Email/Text: bankruptcy@credencerm.com	Feb 12 2021 03:11:00	Credence Resource Management, Po Box 2300, Southgate, MI 48195-4300
15185790	Email/Text: mrdiscen@discover.com	Feb 12 2021 03:10:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15188526	Email/Text: mrdiscen@discover.com	Feb 12 2021 03:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15185793	+ Email/Text: bknotice@ercbpo.com	Feb 12 2021 03:11:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
15185792	+ Email/Text: bknotice@ercbpo.com	Feb 12 2021 03:11:00	Enhanced Recovery Corp, Po Box 57547, Jacksonville, FL 32241-7547
15185802	Email/Text: jill@ffcc.com	Feb 12 2021 03:10:00	First Federal Credit Control, 24700 Chagrin Blvd, Cleveland, OH 44122
15185803	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 12 2021 03:10:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15219784	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 12 2021 03:11:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15330079	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2021 03:18:18	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15185805	+ Email/PDF: pa_dc_claims@navient.com	Feb 12 2021 03:26:26	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
15185806	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 12 2021 03:26:21	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15199252	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 12 2021 03:18:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15220988	Email/PDF: resurgentbknotifications@resurgent.com	Feb 12 2021 03:26:27	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15224830	Email/Text: ebn_bkrt_forms@salliemae.com	Feb 12 2021 03:11:00	Sallie Mae, P.O. Box 3319, Wilmington, DE 19804-4319
15185808	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 12 2021 03:19:25	Sears/CBNA, PO Box 6283, Sioux Falls, SD 57117-6283
15186144	+ Email/PDF: gecsedl@recoverycorp.com	Feb 12 2021 03:17:26	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15185811	+ Email/PDF: gecsedl@recoverycorp.com	Feb 12 2021 03:26:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15185810	+ Email/PDF: gecsedl@recoverycorp.com	Feb 12 2021 03:17:26	Synchrony Bank/Care Credit, Po Box 965036, Orlando, FL 32896-5036
15215207	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Feb 12 2021 03:18:43	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15185814	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com		

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		Feb 12 2021 03:10:00	Verizon Wireless, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225
15185815	Email/Text: bankruptcy@firstenergycorp.com	Feb 12 2021 03:11:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
15205663	+ Email/Text: bankruptcy@firstenergycorp.com	Feb 12 2021 03:11:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 32

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15187857	*+	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15185799	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15185800	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15185801	*+	FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
15185795	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15185796	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610
15185797	*+	FedLoan Servicing, Pob 60610, Harrisburg, PA 17106-0610

TOTAL: 1 Undeliverable, 8 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Joint Debtor Stephanie L. McElroy asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Abagale E. Steidl	on behalf of Debtor Barren A. McElroy asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Beth L. Slaby	on behalf of Creditor Dollar Bank FSB bsalby@grenenbirsic.com, mcupecc@grenenbirsic.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
David W. Raphael	on behalf of Creditor Dollar Bank FSB raphaeld@fnb-corp.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 7